JULY 8, 1727.

PROPOSALS

From the SUN FIRE-OFFICE, *near the* Royal Exchange, *for Insuring Houses, and other Buildings, Goods, Wares and Merchandize, from Loss and Damage by Fire.*

WHEREAS the Insuring from Loss or Damage by Fire tends to the Safety of Property in General, and to the Preservation of many Families in Particular, who otherwise might be exposed to Poverty and Ruin: And whereas the extending so laudable an Undertaking (that every Part of the Nation might have the Benefit thereof) was in great Measure owing to this Society, they being the First that attempted the Insurances of Goods, and that on Houses beyond the Limits of the Bills of Mortality: And whereas the Security of this Office was at first so well conferred, as to enable ever since the most punctual Discharge of all Demands on the same; therefore the Publick have continued a suitable Encouragement thereto: But as the Insurances are now very much encreased and enlarged, the Security has also received so considerable an Addition as to make the same unquestionable. Insurances may be made on the following Terms and Conditions.

ARTICLE I.

All Policies shall be signed by Three or more Trustees or acting Members, and Seal'd with the Seal of the *SUN*: By which Policies may be Insured Houses, and other Buildings, Houshold-Furniture, Goods, Wares, Merchandize, and Utensils and Implements in Trade, being the Property of the Persons Insuring, except Glass and *China* Wares not in Trade, and all Manner of Writings, Books of Accompts, Bills, Bonds, Tallies, ready Money, Jewels, Plate, Pictures, and Gun-powder; and also except all Wearing-Apparel, Hay, Straw, and all Manner of Fodder and Corn unthrash'd, unless the same be particularly valued and expressed in the Policy.

ARTICLE II.

Houses and other Buildings, Goods and Merchandize, *&c.* (except as aforesaid) in Trust or on Commission, may be Insured, though not the Property of the Person Insuring, provided the same are declared in the Policy to be in Trust or on Commission, but not otherwise.

ARTICLE III.

All Persons, on bespeaking Policies, are to deposite 7 *s.* 6 *d.* for the Stamp Duty and Mark; and to prevent Frauds and Disputes, no Insurance is to take Place till the Policy is in the actual Possession of the Insured, or his, or her Agent.

ARTICLE IV.

The Rates for Insurances may be seen in the following Table: Under the Head of Common Insurances are to be understood, any Buildings cover'd with Slate, Tile, or Lead, and having the Front, Rear and Side-Walls of Brick or Stone, and wherein none of the Hazardous Goods, or Trades hereafter specify'd, are deposited or carry'd on. Under that of Hazardous Insurances are to be understood, Timber and Plaister Buildings, and Goods and Merchandize therein, not Hazardous, or Brick or Stone Buildings wherein Hazardous Goods or Trades are deposited or carry'd on. Under that of Doubly Hazardous are to be understood, all Thatch'd Buildings, all Timber or Plaister Buildings, wherein Hazardous Goods or Trades are deposited or carry'd on, and also the following Trades and Buildings, as Sugar-Bakers and Distillers in Brick or Stone Buildings, any China, Glass, or Earthen Wares, Houses on *London-Bridge*, and all Mills.

The Hazardous Trades and Goods are, Apothecaries, Chymists, Bread and Bisket-Bakers, Ship and Tallow-Chandlers, Stable-keepers, Inn holders, and Malt-houses; Hemp, Flax, Tallow, Pitch, Tar, and Turpentine, Hay, Straw and Fodder of all Kinds, and Corn unthrash'd.

The TABLE of Annual PRÆMIUMS to be paid for Insurances.

Sums Insured.	Common Insurances.	Hazardous Insurances.	Doubly Hazardous Insurances.
From 300 *l.* to 1000 *l.*	at 2 *s. per Cent.*	at 3 *s. per Cent.*	at 5 *s. per Cent.*
From 1000 *l.* to 2000 *l.*	at 2 *s.* 6 *d. per Cent.*	at 4 *s. per Cent.*	at 7 *s.* 6 *d. per Cent.*
From 2000 *l.* to 3000 *l.*	at 3 *s.* 6 *d. per Cent.*	at 5 *s. per Cent.*	

are ſpecify'd in the Table, or any other Inſurances more than ordinarily Hazardous, by reaſon of the Trade, Nature of the Goods, Narrowneſs of the Place, or other dangerous Circumſtances, a ſpecial Agreement is to be made for the ſame.

ARTICLE V.

Any Number of Houſes, or Out-Houſes, or Goods therein, may be Inſured in one Policy, provided the Sum inſured on each is particularly mentioned, and that the whole Sum does not exceed the greateſt Sum ſpecify'd in the Table under the reſpective Heads of Inſurances; and in all Inſurances the Præmium is to be paid for even hundred Pounds.

ARTICLE VI.

To prevent Frauds, Perſons Inſured by this Office ſhall receive no Benefit from their Policies, if the ſame Houſes or Goods, &c. are Inſured in any other Office, unleſs ſuch Inſurance be ſpecify'd and allow'd by an Indorſement on the Back of the Policy, in which Caſe this Office will pay their equal Average on any Loſs or Damage.

ARTICLE VII.

No Loſs or Damage by Fire happening by any Invaſion, Foreign Enemy, Civil Commotion, or any Military or Uſurped Power whatſoever, is to be made good.

ARTICLE VIII.

Perſons Inſured, removing their Habitations or their Goods and Merchandize Inſur'd, may preſerve the Benefit of their Policies, if the Nature and Circumſtance of ſuch Policies is not altered; but ſuch Inſurance will be of no Force 'till ſuch Removal or Alteration is allowed by Indorſement on the Policy.

ARTICLE IX.

And for preventing Frauds or any Impoſition upon the ſaid Office, If any Perſon or Perſons ſhall inſure his, her, or their Houſes, Goods, Wares or Merchandizes, &c. under any other Rate or Circumſtance of Inſurance than what is agreeable to the true Intent and Meaning of theſe Propoſals, ſuch Inſurance ſhall be of no Force, nor the Perſon Inſuring receive any Benefit by ſuch Policy, in Caſe of any Loſs or Damage.

ARTICLE X.

All Perſons Inſuring, ſhall upon their taking out a Policy pay the Præmium to the next Quarter Day, and from thence for one Year more, and ſo long as the Managers of the ſaid Office for the time being ſhall agree to accept the ſame, ſhall make all the future Payments Annually at the ſaid Office within fifteen Days after the Day limited by their reſpective Policies for the Payment thereof, upon Forfeiture of the Benefit of their Policies.

ARTICLE XI.

Perſons Inſured, ſuſtaining any Loſs or Damage by Fire, are forthwith to give Notice thereof at the Office, and as ſoon as poſſible afterwards deliver in as particular an Account of their Loſs and Damage as the Nature of the Caſe will admit of, and make Proof of the ſame by the Oath or Affirmation of themſelves, their Domeſticks or Servants, according to the Form practis'd in the ſaid Office, or by their Books of Accounts, or other proper Vouchers, as ſhall be required, and procure a Certificate under the Hands of the Miniſter and Churchwardens, together with ſome other reputable Inhabitants of the Pariſh, not concern'd in ſuch Loſs, importing, That they are well acquainted with the Character and Circumſtances of the Sufferer or Sufferers, and do know or verily believe, that He, She, or They have really and by Misfortune, without any Fraud or Evil Practice, ſuſtained by ſuch Fire, the Loſs and Damage to the Value therein mentioned. And in Caſe any Difference ariſe between the Office and the Inſured touching any Loſs or Damage, ſuch Difference ſhall be ſubmitted to the Judgment and Determination of Arbitrators indifferently choſen, whoſe Award in Writing ſhall be concluſive and binding to all Parties: And when any Loſs or Damage is ſettled and adjuſted, the Sufferer or Sufferers are to receive immediate Satisfaction for the ſame, deducting only the uſual Allowance of 3 *l. per Cent.* But if there appear any Fraud or Perjury, ſuch Sufferers ſhall be excluded from all Benefit by their Policies.

N. B. In adjuſting Loſſes on Houſes, no Wainſcot, nor any Sculpture or Carving-Work is to be valued at more than three Shillings *per* Yard.

ARTICLE XII.

For a Stock and Fund for diſcharging all Sufferers Loſſes and Damages by Fire, One Moiety ſhall be reſerved out of every Præmium which ſhall be received, and over and above which, every Proprietor of the ſaid Office, according to his or her reſpective Share and Intereſt therein, are and ſhall be liable to make good the 48,000 *l.* agreed to be rais'd according to the Reſolutions of the General Meeting of the 9th of June, 1726.

N. B. For the farther Encouragement of Perſons Inſuring, there are provided ſeveral Fire Engines, and there are alſo employ'd in the Service of the ſaid Office, (within the Bills of Mortality) Thirty able body'd Firemen, cloath'd in blue Liveries, having Silver Badges with the SUN Mark upon their Arms, and Twenty able Porters likewiſe, wearing Silver Badges with the SUN Mark, who are always ready to aſſiſt in quenching Fires and removing Goods, having given Bonds for their Fidelity: And alſo, all Cities and great Towns may receive Aſſiſtance and Encouragement for purchaſing of Engines and proper Machines for putting out Fires, upon Application to the ſaid Office, agreeable to the Number of Inſurances made by this Office in ſuch reſpective Cities or great Towns.

☞ For the Eaſe and Convenience of the Inhabitants of the City of *Weſtminſter* and Places adjacent, this Society has open'd an Office in *Craigg's*-Court, *Charing-Croſs*.

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The Names of the acting Members are to be ſeen at the Offices aforeſaid, where daily Attendance is given.